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Attorney's Docket No.: 11416-742001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chenevich et al.
Serial No. : 09/781,578
Filed : February 12, 2001
Title : PAYMENT MANAGEMENT

Art Unit : 2164
Examiner : Andrew J Rudy

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO ACTION OF DECEMBER 19, 2003

Please amend the above-identified application as follows:

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